

# Housing for All

*A Strategic Approach*



# Purpose

To inform stakeholders on current housing statistics and next steps to establish a strategic, data-driven and equitable approach to housing for all people living in our community.

“The cost of living in Calvert County is relatively high. This is largely attributable to high housing costs. For those households with a mortgage, median monthly homeowner costs are 7.5 percent higher in Calvert County compared to Maryland and 40.6 percent higher compared to the U.S.”

Source: Calvert County Economic Development Strategic Plan Update, 2017-2022  
by Anirban Basu, Chairman & CEO of Sage Policy Group, Inc.



“While Calvert County has a healthy economy, several key issues may impede future economic development efforts. The county is heavily car reliant, lacks walkability, and lacks diversity in its housing options. Addressing these issues is key to fostering a diverse population, especially in regards to age and socioeconomic status.”

Source: International Economic Development Council (IEDC) –  
Calvert County Technical Assistance Report 2018  
by the IEDC Peer Technical Group



# Affordable Housing

## *How is it defined?*

- Generally, based on the purchasing power of household income
- Thresholds are different based on different financing programs

Example: 2018 HUD Area Median Household Income (AMI) for Washington DC - 80% is \$117,200

# Affordable Housing

## *Example of How Other Counties Define*

- Moderately Priced Dwelling Units (MDPU) – serving incomes up to 65 - 70% of Area Median Income (AMI)
- Workforce Housing – affordable to households with incomes up to 120% of Area Median Income (AMI)

# Housing Stock Characteristics

## *In Calvert County*

- Majority (46.2%) of owner-occupied units and renter occupied (53%) built in 1980 – 1999.
- Only 4.4% owner and 1.8% renter occupied have been built since 2010.

Source: U.S Census Bureau, 2013-2017 American Community Survey 5-Year Estimates  
PHYSICAL HOUSING CHARACTERISTICS FOR OCCUPIED HOUSING UNITS, Calvert County, MD



# Housing Stock Characteristics

## *In Calvert County*

- Only .5% (owner) and 12.4% (renter) are one bedroom.
- Majority of rental and owner occupied are 2-3 bedrooms.



Source: U.S Census Bureau, 2013-2017 American Community Survey 5-Year Estimates  
PHYSICAL HOUSING CHARACTERISTICS FOR OCCUPIED HOUSING UNITS, Calvert County, MD



# Housing Stock Characteristics

## *In Calvert County*

### Owner-Occupied Householder

- 85.4% white
- 10.7% black

### Renter-Occupied Householder

- 71.1% white
- 23.5% black

Source: 2013-2017 American Community Survey 5-Year Estimates, Calvert County, MD  
DEMOGRAPHIC CHARACTERISTICS FOR OCCUPIED HOUSING UNITS



# Housing Costs

## *Relative to Income in Calvert County*

- 15,221 housing units spend less than 30% of monthly income on mortgage (72% of 21,045 countywide)
- 2,460 rental units spend less than 30% of monthly income on rent (50% of 4,922 countywide)



Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

# ALICE Housing Costs

ALICE: Asset Limited, Income Constrained, Employed

32% of Calvert families are living at or below the ALICE threshold:

- \$26,052 for a single adult (\$827 housing)
- \$69,672 for a couple with infant & preschooler (\$1,165 housing)

[Source: 2018 United Way Central Maryland ALICE Report](#)



# Incomes & Rent Limits

## *% of Area Median Income*

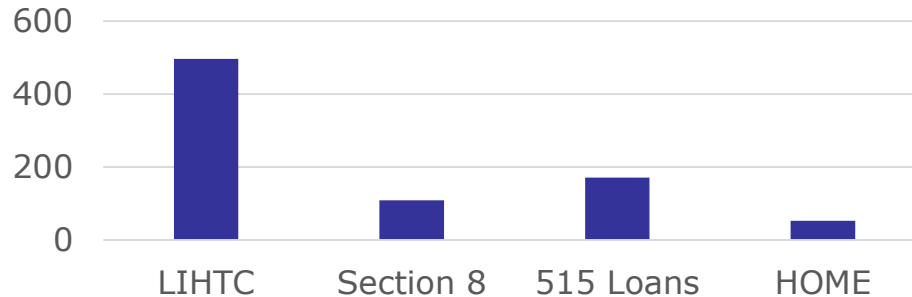
- 30% - 1 Person \$24,650 (\$616 housing)
- 50% - 2 People \$46,900 (\$1,173 housing)
- 80% - 2 Adults, 2 Children \$77,450 (\$1,946 housing)

Source: U.S. Department of Housing and Urban Development (HUD) 2018 Income Limits

# Affordable Housing

## *Government Assisted Rentals*

- 14 Properties
- 701 Units



■ Fund Source \* Some properties have multiple fund sources

# Affordable Housing

## *Calvert's Rental Housing Stock Deficit*

According to Area Median Income (AMI)

- 30% AMI - 1,076 units
- 50% AMI - 892 units
- 80% AMI - 614 units

Source: Maryland Department of Housing & Community Development Housing & Economic Research, Housing Market Analysis, December 2017.



# Long Term Impacts

Calvert County faces slow in-migration of young professionals and families.

- The share of the population aged 24-44 is shrinking, sitting at 22.8% in 2015 compared with 31.7% in 2000.
- Growing retirement will cause movement out of the county, causing declining home values and taxable income.



Source: International Economic Development Council (IEDC) Technical Assistance Report 2018

# Impacts on Population

## *Families & Youth*

- 11.1% of youth's family income is below the Federal Poverty Level.
- 45.6% of families renting housing in Calvert County have rent payments that are more than 35% of their total income.

Source: U.S. Census Bureau, 2015 American Community Survey 1 – year Estimates



# Impacts on Population

## *Families & Youth*

- 23% of youth (ages 18-24 not working or in school) reported their greatest unmet need was housing.

Source: 2016 Needs Assessment of the Governor's Strategic Goal Areas – Calvert County

# Impacts on Population

## *Disabled Population*

- 10.1% of Calvert County's population is disabled in some way.
- Average Social Security Disability benefit in 2019 was \$1,234 a month, with the fair market rent for a studio or one-bedroom apartment being \$1,307 - \$1,402 a month.

Source: U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates



# Racial Equity

## *U.S. Institutional Factors*

- 1995 Home Equity as % of Assets
  - 62.5% Black Households
  - 43.3% White Households

Source: Oliver, Melvin and Thomas Shapiro. 1995. Black Wealth/White Wealth. Routledge, New York.

# Racial Equity

## *U.S. Institutional Factors*

- 2001 – 2004 Home Appreciation
  - ^ By 6.4 % Black Households
  - ^ By 8.1 % White Households

Source: Shapiro, Thomas 2004. The Hidden Cost of Being African American. Oxford University Press, New York.

# Racial Equity

## *U.S. Institutional Factors*

- 2005 – 2009 Net Home Equity Fell
  - By 23% for Black Households
  - By 18% for White Households

Source: Shapiro, Thomas 2004. *The Hidden Cost of Being African American*. Oxford University Press, New York.

# Strategic Focus

*Comprehensive Plan, Dec. 2018 Draft, Chapter 6*

- Goal 1: Provide for full range of housing types in Town Centers to attract and retain multi-generational communities.
- Goal 2: Encourage walkable, mixed use communities in Town Centers

# Strategic Focus

## *Comprehensive Plan, Dec. 2018 Draft, Chapter 6*

- Goal 3: Provide programs to increase housing affordability.
- Goal 4: Support aging in place through universal house design housing units and supportive services, especially near health and support services.

# Convening a Task Force

- Collaborative approach
- Roundtable brainstorming discussion with stakeholders
- Special attention to input from employers



# Convening a Task Force

- Provide report with recommendations
- Establish objectives, performance measures and benchmarks
- Timeline for status reports to BOCC
- Start/End Date with deliverable

# Questions?